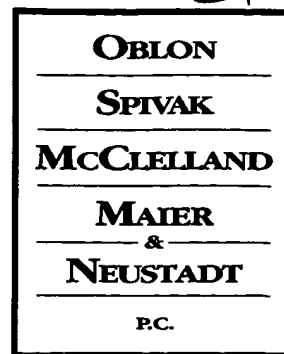




Docket No.: 271189US6



ATTORNEYS AT LAW

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

RE: Application Serial No.: 10/806,572  
Applicants: Judith KLUGMAN  
Filing Date: March 22, 2004  
For: FLEXIBLE CATATROPHE BOND  
Group Art Unit: 3624  
Examiner: UNASSIGNED

SIR:

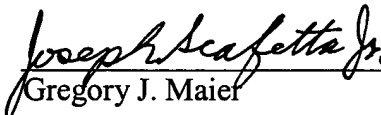
Attached hereto for filing are the following papers:

**Single Assignee Case Specific Power of Attorney, Copy of Assignment**

Our check in the amount of \$0.00 is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,  
MAIER & NEUSTADT, P.C.

  
\_\_\_\_\_  
Gregory J. Maier

Registration No. 25,599

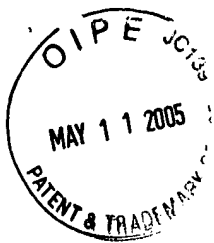
**Joseph Scafetta, Jr.**  
**Registration No. 26,803**

Customer Number

**22850**


(703) 413-3000 (phone)  
(703) 413-2220 (fax)

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**SINGLE ASSIGNEE  
CASE SPECIFIC POWER OF ATTORNEY**

<b>POWER OF ATTORNEY and CORRESPONDENCE ADDRESS INDICATION FORM and STATEMENT UNDER 37 CFR 3.73(b)</b>	<b>Application Number</b>	10/806,572
	<b>Filing Date</b>	March 22, 2004
	<b>First Named Inventor</b>	Judy KLUGMAN
	<b>Title:</b> FLEXIBLE CATATROPHE BOND	
	<b>Attorney Docket Number:</b> 271189US6	

I hereby appoint:	
<input checked="" type="checkbox"/> Practitioners associated with the Customer Number	22850
as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.	
Please recognize or change the correspondence address for the above-identified application to:	
<input checked="" type="checkbox"/> The address associated with the above-mentioned Customer Number.	
I am the:	
<input checked="" type="checkbox"/> Assignee of record of the entire interest. See 37 CFR 3.71.	
SWISS REINSURANCE COMPANY, a Corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, government agency, etc.)	
<input checked="" type="checkbox"/> States that it is the assignee of the entire right, title, and interest. A copy of the assignment is attached.	
<b>SIGNATURE OF ASSIGNEE OF RECORD</b>	
The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.	
 _____ <b>Frank Cuypers</b> <b>Head of Intellectual Property</b>	_____ Date
_____ Printed or Typed Name	_____ Telephone Number
_____ Title	
<b>THIS FORM CAN ONLY BE SIGNED WHERE THERE IS ONLY A SINGLE ASSIGNEE</b>	

ASSIGNMENT

For valuable consideration, I, JUDITH KLUGMAN, hereby assign to: Swiss Reinsurance Company, a corporation of Switzerland having a place of business at: Mythenquai 50/60, CH-8022 Zurich, Switzerland; and its successors and assigns (collectively hereinafter called "the Assignee"), the entire right, title and interest throughout the world in the inventions and improvements which are subject of an application for United States Patent signed by me, entitled FLEXIBLE CATASTROPHE BOND, filed 3/22/04, and assigned U.S. Serial Number 10,806,572, and I authorize and request the attorneys appointed in said application to hereafter complete this assignment by inserting above the filing date and serial number of said application when known; this assignment including said application, any and all United States and foreign patents, utility models, and design registrations granted for any of said inventions or improvements, and the right to claim priority based on the filing date of said application under the International Convention for the Protection of Industrial Property, the Patent Cooperation Treaty, the European Patent Convention, and all other treaties of like purposes; and I authorize the Assignee to apply in all countries in my name or in its own name for patents, utility models, design registrations and like rights of exclusion and for inventors' certificates for said inventions and improvements; and I agree for me and my respective heirs, legal representatives and assigns, without further compensation to perform such lawful acts and to sign such further applications, assignments, Preliminary Statements and other lawful documents as the Assignee may reasonably request to effectuate fully this assignment.

IN WITNESS WHEREOF, I hereto set my hand and seal at New York, NY, USA,  
this 9<sup>th</sup> day of March, 2004

Judith Klugman  
JUDITH KLUGMAN

Witness #1

[Signature]  
Signature  
Ryan Marie Becker  
Printed Name

350 E 65th St + 18  
Street Address

[Signature]  
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City, County, Country

Witness #2

[Signature]  
Signature  
JAY GREEN  
Printed Name

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Street Address

[Signature]  
Street Address

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City, County, Country